

**EIA-Funded Program Name:**

**\* Current Fiscal Year EIA Allocation to this EIA-Program:**

**\* Name of Person Completing Survey and to whom EOC members may request additional information:**

**\* Telephone number:**

**\* E-mail:**

**History of the program. Please mark the appropriate response (choose one):This program:**

- Was an original initiative of the Education Improvement Act of 1984
- Was created or implemented as part of the Education Accountability Act of 1998
- Has been operational for less than five years
- Was funded by last fiscal year by general or other funds.
- Is a new program implemented for the first time in the current fiscal year
- Other

**What SC laws, including provisos in the current year's general appropriation act, govern the implementation of this program? Provide complete citations from the SC Code of Laws including Title, Chapter, and Section numbers.**

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**Code of Laws:(MAX. 100 characters)**

Title 59, Section 26-20(j) establishes the SC Teacher Loan Program

**Proviso Number:(MAX: 100 characters)**

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**What South Carolina regulations govern the implementation of this program? Provide specific references to the South Carolina Code of Regulations?**

**Regulations:**

SC Code of Regulations: Chapter 62, Article II

**Do guidelines that have been approved by the State Board of Education, the Commission on higher Education or other governing board exist that govern the implementation of this program?**

- Yes
- No

**What are the primary objective(s) or goals of this program? Please distinguish between the long-term mission of the program and the current annual objectives of the program. (The goals or objectives should be in terms that can be quantified, evaluated and assessed.) (MAX 3500 characters)**

The primary objective of the SC Teachers Loan Program has always been to encourage prospective talented and qualified students from South Carolina to become teachers and to remain in the State teaching in areas of critical need. The general goal of the program is to assist as many eligible students as possible based on the amount of state funding each year for the program.

These types of loans are attractive for prospective students because of cancellation (forgiveness) opportunities. These loans are forgiven at the rate of 20% or \$3,000, whichever is greater, for each year of full-time teaching in a critical subject or critical geographic area within South Carolina. Teaching in both a critical subject and geographic area simultaneously, increases the rate of forgiveness to 33 1/3% or \$5,000, whichever is greater, for each year of full-time teaching. Failure to teach in a critical area will require repayment of the full amount borrowed plus accrued interest. The interest rate shall be the rate on the Federal Stafford Loan plus 2%.

The loan amounts are as follows: (1) Freshmen and sophomores may borrow up to \$2,500 per year; and (2) all other students may borrow up to \$5,000 per year up to a cumulative maximum amount of \$20,000.

**In the prior fiscal year, what primary program activities or processes were conducted to facilitate the program's performance in reaching the objective(s) as provided in question 7? What, if any, change in processes or activities are planned for the current fiscal year? (Examples of program processes would be: training provided, recruiting efforts made, technical assistance services, monitoring services, etc. Answers should be specific to the process undertaken at the state level to support the objectives of the program and should be quantifiable Please include any professional development services provided.)(MAX: 5000 characters)**

Although there is no "Governance Board" to market the program and set policy decisions to improve the communication (marketing) about the program, the SC Student Loan Corporation produces the Teacher Loan Application each year and ensures that applications are distributed statewide and made available on our Web site. In addition, interested students can learn more about the program via our Web site, college financial aid offices, SC Department of Education, and the SC Commission on Higher Education. Any noted changes or updates for the SC Teacher Loan program are communicated to South Carolina's higher education institutions by the SC Student Loan Corporation, SC Commission on Higher Education and the SC Department of Education.

For the 2006-07 academic year, we received 2,020 Teacher Loan applications as compared to 1,902 in 2005-06. This represents a 6.2% increase in applications. Of the 2,020 applications received, 1,525 were approved and 1,457 were funded. It should be noted that in many cases, students are applying for both SC Teacher Loan funds and the Career Changers Loan program.

**In the prior fiscal year and using the most recent data available, what were the direct products and services (outputs) delivered by this program? (Examples of program outputs would be: number of teachers attending professional development seminars, number of AP exams given and students taking AP classes, number of students served in the program, etc.)(MAX: 5000 characters)**

For the 2006-07 academic year, we approved 1457 Teacher Loans as compared to 1299 in 2005-06. This represents a 12.2% increase in the number of approved Teacher Loans.

The breakdown of 2006-07 Teachers Loans by grade level was as follows: 221 Freshmen; 148 Sophomores; 267 Juniors; 441 Seniors; 61 Fifth Year Undergraduates; 212 First Year Graduates; 92 Second Year Graduates; 14 Third Year Graduates; and 1 Fourth Year Graduates.

The breakdown of 2006-07 Teacher Loans by critical area was as follows: 43 Art; 12 Business Education; 5 Dance; 1 Early Childhood; 133 English; 3 French; 1 German; 5 Guidance; 3 Home Economics; 3 Industrial Technology; 164 Math; 55 Media; 59 Middle School; 49 Music; 42 Science; 20 Spanish; 161 Special Education; 10 Speech/Drama; and 688 Geographic Areas.

The breakdown of 2006-07 Teachers Loans by race was as follows: 188 African-Americans; 3 American Indians; 3 Asians; 8 Hispanics; 1152 Caucasians; and 103 Not Answered.

The breakdown of 2006-07 Teacher Loans by sex was as follows: 228 Males; 1073 Females; and 156 Not Answered.

The breakdown by colleges and universities is as follows: 51 Anderson University; 12 Benedict College; 19 Charleston Southern University; 25 Citadel; 2 Claflin University; 157 Clemson University; 61 Coastal Carolina University; 18 Coker College; 53 Columbia College; 1 Columbia International; 86 College of Charleston; 73 Converse College; 15 Erskine College; 66 Francis Marion University; 19 Furman University; 42 Lander University; 17 Limestone College; 13 North Greenville University; 13 Newberry College; 15 Presbyterian College; 19 SC State University; 47 Southern Wesleyan University; 36 USC-Aiken; 1 USC-Beaufort; 302 USC-Columbia; 3 USC-Salkehatchie; 1 USC-Sumter; 99 USC-Upstate; 164 Winthrop University; 4 Wofford College; and 23 Out-of State Institutions.

**What are the outcomes or results of this program? (Program outcomes can be both quantitative and qualitative and should address the program's objectives. Please use the most recent data available. Examples of outcomes would be: results of surveys, test data, increase in minority participation, reduction in achievement gaps, teacher loans awarded, textbooks purchased, etc.)(MAX: 5000 characters)**

As of June 30, 2007, 12,505 borrowers were in a repayment or cancellation status. Of these, 1767 borrowers have never been eligible for cancellation and are repaying their loans. Three hundred fifty one (351) previously taught but are not currently teaching and 1412 are presently teaching and having their loans cancelled. Please see below for breakdown by critical area for these 1,412 borrowers.

There have been 8,975 borrowers to have their loans paid out. Of these borrowers, 5217 paid off their loans through regular monthly payments, loan consolidation or through partial cancellation (in example taught less than 5 years). In addition, the loans for 33 borrowers were repaid through the filing of a death claim, 10 through bankruptcy, 44 through disability, and 74 borrowers have had default claims filed. Three thousand five hundred and ninety seven (3,597) borrowers had their loans cancelled 100% by fulfilling their teaching requirements.

The following is a breakdown by "Critical Area" of those who taught for the 2006-07 academic year and had a portion of their loans cancelled: 18 Art; 18 Art and Geographic Area; 7 Business Education; 11 Business Education and Geographic Area; 35 Early Childhood; 82 Early Childhood and Geographic Area; 40 Elementary Education; 120 Elementary Education and Geographic Area; 87 English, 76 English and Geographic Area; 3 Foreign Language; 3 French; 1 French and Geographic Area; 281 Geographic Only; 1 German; 24 Guidance; 24 Guidance and Geographic Area; 2 Home Economics and Geographic; 2 Industrial Technology; 2 Industrial Technology and Geographic Area; 1 Latin; 22 Library Science; 22 Library Science and Geographic Area; 82 Math; 59 Math and Geographic Area; 10 Music; 18 Music and Geographic Area; 53 Science; 50 Science and Geographic Area; 15 Spanish; 3 Spanish and Geographic Area; 91 Special Education; 98 Special Education and Geographic Area; 2 Speech/Drama and Geographic Area; 3 Dance and Geographic Area; 1 Agriculture; 1 Agriculture and Geographic; 21 Middle School; and 23 Middle School and Geographic.

## Program Evaluations

**What was the date of the last external or internal evaluation of this program?**

**Has an evaluation been conducted?**

Yes    No

**If an evaluation was conducted, what were the results and primary recommendations of the evaluation?  
(MAX: 2000 characters)**

The EOC does an external evaluation each year. For results and primary recommendations of the evaluation, please see the EOC for details.

**Can you provide a URL link, electronic version or hard copy of this evaluation to the Education Oversight Committee?**

Yes

No

**If no, why not?(MAX: 100 characters)**

N/A

**The following questions do NOT apply to programs having a program code beginning with 01. (These are programs administered by or through the Department of Education. The Office of Finance at the Department of Education will provide answers to these questions.) If your program code begins with 01, please hit the NEXT button below. Once you advance to the next page, hit the SUBMIT button.**

Please mark the appropriate response:

**The total amount of EIA funds requested for this program for the next fiscal year will be:**

The same as appropriated in the current fiscal year's appropriation

An increase over the current fiscal year's appropriation

A decrease over the current fiscal year's appropriation

**If you indicated an increase or decrease in funding for the next fiscal year, what is the total amount requested for this program for the next fiscal year?**

**If you indicated an increase or decrease, please describe the reasons for the increase or decrease. How will the increase or decrease impact the objectives of the program as answered in question 7?(MAX: 3500 characters)**

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**Please fill in the attached charts to reflect the budget for this program in the prior fiscal year and the budget for this program in the current fiscal year.**

Funding Source	Prior FY Actual	Current FY Estimated
EIA		
General Fund		
Lottery		
Fees		
Other Sources		
Grant		
Contributions, Foundation		
Other (Specify)		
Carry Forward from Prior Yr		
<b>TOTAL</b>		

Expenditures	Prior FY Actual	Current FY Estimated
Personal Service		
Contractual Services		
Supplies and Materials		
Fixed Charges		
Travel		
Equipment		
Employer Contributions		
Allocations to Districts/Schools/Agencies/Entities		
Other: Please explain		
Balance Remaining		
<b>TOTAL</b>		
<b>#FTES</b>		

Data entry complete for this year.

**Will additional information (eg. charts, tables, graphs, etc.) be submitted under separate cover to EOC for this program? If so, submit to Melanie Barton at [mbarton@eoc.sc.gov](mailto:mbarton@eoc.sc.gov). The program number should be cited in the subject of the e-mail.**

Yes    No